EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	224	annuity same (life near insurance)	US-PGPUB; USPAT; USOCR	OR	ON	2007/05/16 12:33
L2	54	1 same (convert$ conversion chang$3 modif$6)	US-PGPUB; USPAT; USOCR	OR	ON	2007/05/16 12:35
S1	188	annuity same (life adj insurance)	US-PGPUB; USPAT; USOCR	OR	ON	2007/05/16 12:33
S2	1	S1 same (conversion adj date)	US-PGPUB; USPAT; USOCR	OR	ON	2006/06/28 13:44
S3	20	S1 same (convert$3 conversion)	US-PGPUB; USPAT; USOCR	OR	ON	2006/06/28 13:47
S4	6	("20020035489" \| "5752236" \| "5864685" \| "5884285" \| "5966693" \| "6304859").PN. OR ("6950805"). URPN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/06/28 14:17
S5	92	"conversion date"	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:33
S6	19	S5 same insur$5	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:35
S7	1	S5 same life	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:36
S8	3	S5 same policy	US-PGPUB; USPAT	OR	OFF	2006/08/30 15:39
S9	3	S5 same policy	US-PGPUB; USPAT	OR	ON	2006/08/30 15:39

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Set     Items   Description
S1        538   (CONVERT? OR CONVERSION? ?)(10N)(ANNUITY OR ANNUITIES)(10N-
              )(LIFE()INSURANCE)
S2        273   S1 NOT PY>2001
S3        110   S2(S)(TAX OR TAXES OR IRS OR POLICIES OR POLICY)
S4         87   RD  (unique items)
File  13:BAMP 2006/Jun W3
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DIALOG 411 SEARCH RESULTS.

4/3,K/3 (Item 3 from file: 13)
DIALOG(R)File 13:BAMP
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00559639 Supplier Number: 24015259 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Using Annuity Contracts For Transferring Wealth
(Life insurance agents urged to check into possibility of leveraging clients' tax-deferred annuity contract into successful wealth transfer tool)
National Underwriter Life & Health-Financial Services Edition, v 101, n 35 , p 7,22
September 01, 1997
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1172

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...for his daughter? In our scenario, the client did not think he would need the **annuity** contract for income. Therefore, why not **convert** the contract value into an income stream to fired a **life insurance policy** ' owned by an irrevocable trust for the daughter? Unlike the **annuity** contract, the proceeds from a **life insurance policy** are generally income- **tax** free. In addition, if the **life insurance policy** is owned by a third party from the start, the client should be able to keep the proceeds out of his taxable estate for estate **tax** purposes.

The immediate annuity income received by the client will be partially income taxable, as...

4/3,K/4 (Item 4 from file: 13)
DIALOG(R)File 13:BAMP
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00534923 Supplier Number: 23757923
Transamerica Occidental Life Insurance Company
(Transamerica Occidental Life Insurance is using the theme "company of choice" as part of its marketing strategy)
Broker World, p NA
January 1997
DOCUMENT TYPE: Journal ISSN: 0273-6551 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:
...preceding needs, Transamerica developed and launched new products and services, such as equity-indexed universal **life insurance** and equity-indexed **annuities** , and eased its **policies** by issuing **policy** waivers, extending **convertibility** without imposing additional fees, and simplifying underwriting requirements. Article lists Transamerica's survey results.

1 4/3,K/5 (Item 5 from file: 13)
DIALOG(R)File 13:BAMP
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00511945 Supplier Number: 23667231 (USE FORMAT 7 OR 9 FOR FULLTEXT)
One Niche Market: Two Approaches

A life **insurance** policy for a **life** **insurance** contract

A **life** **insurance** or endowment policy for an endowment or **annuity** contract (An **annuity** can't be traded tax-free for a **life** **insurance** contract. The reason is that this would eventually convert taxable profit in the **annuity** into tax-free profit at death.)

Some good news: Let's say Harry bundles his **life** **insurance** policies that have losses, and transfers their combined value for a new **annuity** . Assume he has paid base premiums of $200,000 for several permanent **life** **insurance** policies that have $100,000 in aggregate cash values. He exchanges them tax-free for a $100,000 single-premium immediate **annuity** that pays out $8,000 annually over 25 years. The result: Both his (a) investment...

...expected return is $200,000, an exclusion ratio of 100 percent. His entire payout is **tax** -free. If, instead, he surrenders these **policies** and pays the cash into an annuity, its exclusion ratio is $100,000 = $200,000 or 50 percent. Only one-half the payout would be **tax** sheltered.

The law regarding 1035 exchanges isn't difficult to read, but it is formidable...

4/3,K/8 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01916929 05-67921
Life insurance can "save" your client's deferred annuity
Wertlieb, Frederick J; Slamowitz, Richard M
Broker World v19n11 PP: 100-106+ Nov 1999
ISSN: 0273-6551 JRNL CODE: BRW

...ABSTRACT: are subject to multiple layers of taxation at the death of the contract owner. A **tax** deferred annuity bailout plan is presented which demonstrates the enormous benefits available to a client who **converts** his deferred **annuity** to an immediate **annuity** , and uses those immediate **annuity** distributions to fund a **life** **insurance** **policy** within a wealth replacement trust. The result is a significantly increased benefit that will ultimately...

4/3,K/9 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01497351 01-48339
Using annuity contracts for transferring wealth
Oliver, John
National Underwriter (Life/Health/Financial Services) v101n35 PP: 7, 22 Sep 1, 1997
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 1192

...TEXT: for his daughter? In our scenario, the client did not think he would need the **annuity** contract for income. Therefore, why not **convert** the contract value into an income stream to fund a **life** **insurance** **policy** owned by an irrevocable trust for the daughter? Unlike the **annuity**

contract, the proceeds from a **life insurance policy** are generally income- **tax** free. In addition, if the **life insurance policy** is owned by a third party from the start, the client should be able to keep the proceeds out of his taxable estate for estate **tax** purposes.

The immediate annuity income received by the client will be partially income taxable, as...

4/3,K/10 (Item 5 from file: 15)
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01437652 00-88639
Exploding the tax time bomb
Adkins, Gary E
Life Association News v92n6 PP: 147-149 Jun 1997
ISSN: 0024-3078 JRNL CODE: LAN
WORD COUNT: 920

...TEXT: he'd heard.

"Boy," he said, "I'm going to go back to all my **annuity** clients and tell them what a big **tax** time bomb they're sitting on and **convert** them all to **life insurance** ."

"Do you really believe **annuities** are a **tax** time bomb?" I asked.

"Sure do!" he said.

"Then why did you sell these people...

4/3,K/11 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01328741 99-78137
Life insurance as a qualified plan investment: Taking on the qualified plan rules
Larson, W Andrew; Norquist, Jennifer M
Journal of the American Society of CLU & ChFC v50n6 PP: 66-74 Nov 1996
ISSN: 1052-2875 JRNL CODE: CLU
WORD COUNT: 6322

...TEXT: any PS 58 basis in the contract (if the contract is distributed in kind or **converted** to an **annuity** contract and annuitized, as described later).

Assuming a triggering event has occurred and a **life insurance policy** is distributed in kind, the employee is taxed on the cash value, unless the **policy** is **converted** into an **annuity** contract within 60 days of distribution." If a timely conversion to an annuity contract occurs...

4/3,K/12 (Item 7 from file: 15)
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01314528 99-63924

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etf.wi.gov/publications/et2325.htm - 29k - Cached - Similar pages

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